



**SPECIAL POINTS
OF INTEREST:**

Identity Theft

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Tip of the Month**

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line**

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IDENTITY THEFT

What is Identity Theft?

Identity theft and identity fraud are terms used to refer to all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain.

What can you do to stop or prevent becoming a target or victim?

While it is extremely difficult to prevent identity theft, the best approach is to be proactive and take steps to avoid being a victim. Here are a few suggestions:

Share identity information only when necessary. Be cautious about sharing personal information with anyone who does not have a legitimate need for the information.

Credit card numbers should never be provided to anyone over the telephone unless the consumer has initiated the call and is familiar with the business with whom they are doing business.

When in public, exercise caution when providing identity information. So-called "shoulder-surfers" regularly obtain such personal information for their fraudulent use.

Pay extra attention when entering account information at an ATM or when entering a long-distance calling card information on a public phone.

Do not carry unnecessary identity information in your purse or wallet. According to the FTC, the primary means for thieves to obtain identity information is through the loss or theft of purses and wallets. To alleviate the danger that identification might be misappropriated, carry only the identity information necessary for use during the course of daily activities, such as your military ID, Belgian ID, driver's license, one credit or debit card, and any membership cards that are required for daily use.

In general, there should be no need to carry a Social Security card, birth certificate, and/or passport. These items should be locked in a fire-proof safe or a safety deposit box.

Secure your mailbox. According to the FTC, the second most successful means for thieves to obtain identity information is through stolen mail. Some good ideas include depositing outgoing mail in a locked post office collection box or at the local post



PMO
Physical Security
Officer

"Identity Theft is a serious crime. Don't make it easy for thieves by not protecting your identity information."

Crime Prevention Tip of the Month

To avoid becoming a victim of identity theft keep all identity information secure. If you do become a victim of identity theft, then take the immediate steps:

Place a fraud alert on your credit reports, and review your credit reports. The THREE national credit-reporting organizations are : Equifax 1-800-525-6285, Experian 1-888-397-3742, and

Trans Union 1-800-680-7289.

Also, it is a good idea to call the social security administration fraud line at 1-800-269-0271.

Close the accounts that you know, or believe, have been tampered with or opened fraudulently.

File a report with your local police or with the police in the community where the identity theft

took place.

File a complaint with the Federal Trade Commission (FTC). You can file a complaint online at www.consumer.gov/idtheft or call the FTC's Identity Theft Hotline at 1-877-438-4338.

Identity theft is a serious crime. Make identity theft a hard crime to commit by keeping your personal and financial informa-

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office, installing a locked mailbox at your residence and promptly removing mail after it has been delivered.

Secure information on your personal computer. Credit card information should not be provided to anyone on the internet unless the consumer has initiated the contact and is familiar with the business with whom they are doing business. Also, computer users should install a

"firewall" on their personal computers to prevent unauthorized access to stored information.

It is important to keep all financial and medical records, and any other information containing identity information in a secure location.

It is an especially good idea to shred any pre-approved credit card applications, financial information, sub-

scription solicitations. You should shred anything that has your address, social security number, and/or any information that can be used to steal your identity.

Expired credit and/or debit cards should be cut into several pieces before being discarded.

"Sanitize" the contents of garbage and recycling. Junk mail or old financial documents are a



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Gold mine when obtained by an identity thief.

Ensure that organizations shred identity information. Customers, clients, and patients should insist that ALL data be shredded before being discarded, and that all retained data be kept in a secure place.

Remove your name from mailing lists. Customers of busi-

nesses that may market identity information should submit such requests, notifying the business in writing of their desire to opt out of any mailing lists and to not have identity information shared.

Some criminals engage in "dumpster diving" going through your garbage cans or a communal dumpster or trash bin — to ob-

tain copies of your checks, credit card or bank statements, or other records that typically bear your name, address, and even your telephone number.

These types of records make it easier for criminals to get control over accounts in your name and assume your identity.



"SNAP helps to promote safe and secure environments, teaches others to be aware, and to encourages neighbors to get to know their neighbors."



Message from the Provost Marshal

I received this email recently that I feel I should pass on to you concerning identity theft.

"A corporate attorney sent the following out to the employees in his company.

1. The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your checkbook, they will not know if you sign your checks with just your initials or with your first name, but your bank will know how you sign your checks.
2. Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED".
3. When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.

4. Put your work phone number on your checks instead of your home phone number. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. Never have your social security number printed on your checks. You can add it if it is necessary. But if you have it printed, anyone can get it.
5. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place.

Unfortunately, I, an attorney, have first-hand knowledge because my wallet was stolen last month. Within a week, the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, has a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online, and more. But here's some critical information to

limit the damage in case this happens to you or someone you know:

1. We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
2. File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation.
3. MOST IMPORTANT!! - Call the THREE national credit-reporting organizations immediately to place a fraud alert on your name and social security number. The alert means any company that checks your credit knows that your information was stolen, and they have to contact you by phone to authorize new credit."

Keep all important identity information safe and secure to avoid becoming a victim of identity theft.





80th Area Support Group

Interested in Volunteering ???

Contact your SNAP Office:

Program Coordinator
80th ASG PMO-SNAP
Unit 21419 Bldg. 20134
APO, AE 09708

Office Location: Hotel Maisieres Web Office
Office Phone: 361-6143/068-27-6143
Cell Phone: 047-648-6954
Fax: 366-7211
Alternate Fax: 068-27-5969
SNAP@benelux.army.mil

Making Neighborhoods Safer is a SNAP!

The Safe Neighborhood Awareness Program is here to serve the 80th ASG SHAPE/CHIEVRES Community. And to better serve our soldiers and their families, we have designed a Newsletter that will be available monthly and will provide helpful safety tips, an informative message from the Physical Security Division of the Office of the Provost Marshal, along with a Special Message from the Provost Marshal.



SNAP Introduces Safety Automated Hotline 068-27-6300

Are you interested in helping your community to stay safe? Become the Provost Marshal Offices' eyes and ears by reporting suspicious activity to the SNAP Safety Hotline. This hotline is a new initiative by SNAP that allows you to remain anonymous to our automated system.

A Safe Neighborhood Starts with Safe Soldiers, Safe Adults and Safe Kids! Help SNAP in our quest to combat

crime and terrorism in our communities. This hotline is only for non-emergency issues. If you have an emergency please contact the Chievres MP Emergency Line at 068-27-5114.



Making Neighborhoods Safer is a SNAP!

